

**Remarks**

As listed above, Claims 34-60 have been canceled. Claims 61-93 have been added. By the present amendments, Claims 61-93 remain pending. Support for these amendments and additional claims can be found throughout the original specification. No new matter has been added. In light of the above listed amendments and the remarks below, the Applicants respectfully assert that the application is now in condition for allowance. The Applicants respectfully solicit an indication of such an allowance.

**Response to Rejection Under 35 U.S.C. §112 of the Claims**

Claims 1, 40 and 54 are rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. In response, the Applicants respectfully assert that the rejection under 35 U.S.C. § 112 is moot in light of the cancellation of Claims 1-60. The Applicants respectfully contend that the newly added claims provide further description and clarification of the invention(s) that are the subject of the present application. The Applicants respectfully assert that the newly added Claims 61-93 are not unclear, vague, or indefinite. Accordingly, the Applicants respectfully submit that newly added Claims 61-93 satisfy the requirements of 35 U.S.C. § 112. The Applicants also respectfully assert that no new matter has been added, and the application is now in condition for allowance.

**Claim Rejections Under 35 U.S.C. § 102(e)**

In the final Office Action, Claims 34-60 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Publication No. 2004/0083167 to Kight et al. (*Kight*). In response, the Applicants respectfully assert that the rejection under 35 U.S.C. § 102(e) is moot in light of the cancellation of Claims 34-60.

Further, the Applicants respectfully contend that *Kight* does not qualify as a valid 102(e) reference. *Kight* had a filing date of June 30, 2003. While the cover of the *Kight* published application states a priority claim in the "Related U.S. Application Data" section listing several patent applications back to July 25, 1991, the Applicants noticed that the priority claim of *Kight* was corrected through preliminary amendment received at the USPTO on February 2, 2006. The preliminary amendment is available through the public PAIR system located at [www.uspto.gov](http://www.uspto.gov). The preliminary amendment amended the priority claim contained in the specification of *Kight*, and the remarks specifically state:

Applicant hereby disclaims the previously claimed continuation priority under 35 U.S.C. § 120 to U.S. Patent Application Serial No. 09/250,711, entitled "System and Method for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans", filed February 16, 1999, which is a continuation of U.S. Patent Application Serial No. 08/372,620, entitled "System and Methods for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans", filed January 13, 1995 (now U.S. Patent No. 5,873,072), which is in turn a continuation of U.S. Patent Application Serial No. 07/736,071, entitled "Electronic Bill Payment", filed July 25, 1991 (now U.S. Patent No. 5,383,113). . . .

Applicant also hereby requests that the previously claimed continuation priority under 35 U.S.C. § 120 to U.S. Patent Application Serial No. 09/795,314, entitled "Electronic Bill Processing with Enhanced Bill Availability Notification and/or Enhanced Bill Presentation", filed March 1, 2001, be changed to a continuation-in-part priority under 35 U.S.C. § 120 and 37 CFR 1.53(b). This change is made because the specification of the present application incorporated

**Application No. 09/892,627**  
**Filed: June 28, 2001**  
**Amendment and Response to Final Office Action**

and claims additional disclosure not present in U.S. Patent Application Serial No. 09/795,314 . . . .

(See *Kight* Preliminary Amendment of February 2, 2006, page 4). Therefore, *Kight* contains additional material in its specification that was not included until its filing of June 30, 2003. As a result, *Kight* has a split priority date, with parts of its specification having a priority of June 30, 2003. Other sections of *Kight* have a priority date back to March 3, 1998 through U.S. Patent Application No. 09/034,561.

In contrast, the Applicants' pending application has a filing date of June 28, 2001 and also claims priority back to March 3, 1998 through U.S. Patent Application No. 09/034,561. Therefore, *Kight*, does not qualify as a valid prior art reference in relation to the Applicants' pending application. The Applicants respectfully request that the rejection of the application based on *Kight* be withdrawn.

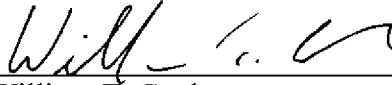
Additionally, the Applicants respectfully contend that the newly added Claims 61-93 provide further description and clarification of the invention(s) that are the subject of the present application. Accordingly, the Applicants respectfully assert that no new matter has been added, and the application is now in condition for allowance.

If there are any issues that can be resolved by a telephone conference or an Examiner's amendment, the Examiner is invited to call the undersigned attorney at (404) 853.8253.

**Conclusion**

Reconsideration of the application is requested in light of the amended claims, specification and the remarks. The Applicants believe they have responded to each matter raised in the Office Action. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in the documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

  
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